

MEMORANDUM

TO: All Staff, Retail Banking Division

FROM: [Name of Executive], [Title/Department]

DATE: [Insert Date]

SUBJECT: Restructuring of Retail Banking Network

Dear Team,

This memorandum serves to formally announce a strategic restructuring of our Retail Banking Network, effective [Effective Date].

To better align our services with evolving customer behaviors and to enhance operational efficiency, the following changes will be implemented:

- **Branch Consolidation:** Operations at [Branch Name A] and [Branch Name B] will be merged into the [Target Branch Name] location.
- **Digital Integration:** Increased investment in automated services at physical locations to reduce manual transaction times.
- **Reporting Lines:** Revised regional reporting structures for Branch Managers, now reporting directly to [New Department/Role].

The primary objective of this reorganization is to ensure the long-term sustainability of our retail operations while maintaining high standards of customer service. We understand that transitions of this nature may raise questions regarding specific roles and daily workflows.

Individual department heads will conduct briefing sessions over the next [Number] days to provide detailed information and address specific concerns. Human Resources will also be available to support staff members affected by relocation or role adjustments.

We thank you for your continued dedication and professionalism as we evolve to meet the needs of our clients.

Best regards,

[Signature]

[Printed Name]

[Title]